



*NHEP Job Readiness
Module Series
Researching Career Choices*



Module 2

Date Provided: _____

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NHEP JOB READINESS MODULE SERIES

MODULE 2 – RESEARCHING CAREER CHOICES

In **Module 1**, you completed many exercises and individual assessments about your **Interests**, what kind of **Work Values** you have, identifying your **Emotional Intelligence Quotient (EQ)**, determining what you possess for **Soft Skills**, and your **Preferred Learning Style**.

In this **Module**, you will continue your research to determine how to choose a career that fits in with all of the assessment results, as well as your lifestyle needs.

USING THIS MODULE

While working through this **Module**, you will notice that some of the activities require a computer with internet access to complete and some can be completed in this **Module**.

Those activities that require a **Computer with Internet** will be identified by this symbol:



The **[*]** symbol will tell you what page to skip to based on internet availability.

You are free to choose your preferred method, internet or **Module** version, for any of the assessments or activities that offer you a choice. If you have access to a computer and the internet or can use one in the community, we recommend that you use this method.

You will also find instructions, highlighted by [**]. These symbols tell you where to document your results, both in this **Module** and on the '**My Career Pathway**' (Form NHEP271 MOD2) that you received with this **Module**.

Be sure to note your time spent working in this **Module** on the '**Job Readiness Activity Verification/Module 2 - Researching Career Choices**' (Form NHEP267 MOD2) that you received with this **Module**.

VALUE OF CAREER RESEARCH

Most of us have some thoughts about what an **Ideal Job** for us would look like. Sometimes, these ideas are based in reality and we truly understand what we are working toward, either from doing our research, or because we have had some exposure to the job. Other times, we may think that we know what it takes to do a certain job, but may be very wrong about the daily activities required. Or we may find that the job will not support our lifestyle and our values.

Sometimes, people spend lots of time and money getting an education, only to find that they don't really like the career, or it doesn't fit in with their lifestyle and needs.

When making a career choice and beginning a job search, you need to consider many things about the job and your lifestyle to ensure that it is a good match for you, that you will be happy in your work, and that it will provide you with enough income to support your family.

The word "research" is written in a large, bold, and highly textured font. The letters appear to be made of a rough, stone-like or metallic material, giving it a three-dimensional, rugged appearance. The lighting creates highlights and shadows on the uneven surfaces of the letters.

In this **Module**, you will work through activities that will help you decide if a career is a good choice for you based on the following:

- Are there jobs in this field where I live and, if not, how far am I willing to travel for work?
- What does a typical day on the job look like?
- What is the outlook of this career; will there be jobs in the future?
- Will the wages from this job support me and my family?
- What other careers might I consider based upon all of my research?
- Will I need more education or training?
- Where can I go to get education or training?
- How will I pay for education or training?
- Do I like the working environment?
- Will I be able to work the hours required for the job and still care for my family?
- What are my personal and career goals?



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**** You will need to record your work completed in this *Module* on the 'My Career Pathway' form and on the 'Job Readiness Activity Verification Form' that accompanies this *Module*. Be sure to document your work on both forms.**

SECTION 1

SETTING PERSONAL & CAREER GOALS

Taking time to think about and write down your personal and career goals is a great first step toward reaching those goals. Many people have goals but only a few have taken the time to write them down. Simply writing down your goals can have a huge impact on whether or not they ever happen. Consider this:

**A dream
becomes a goal
when action is
taken toward
achieving it...**

At Harvard University in 1979, 84% of the graduates receiving a Master's Degree in Business Administration had *no specific goals* and 13% of them *had goals but did not write them down*. Only 3% had *written down their goals*. Ten years later in 1989, this same group was researched and it was found that the 3% that had written down their goals ten years earlier were now earning wages of **ten times more** than all of the others!

Why does this work? Many believe that writing goals down results in a promise to ourselves in our own mind. As a result, our subconscious mind starts working toward achieving those goals. Your written career goals are your road map to success. Unwritten goals are only wishes.



When determining your future goals, it is important to write goals the **SMART** way:

S - Specific: clearly defined so anyone who reads it would understand it

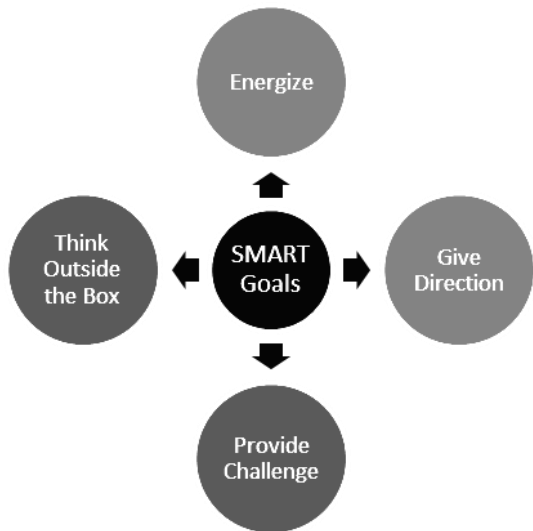
M - Measurable: includes a way to be measured. Think: How many? How much?

A – Achievable: is the goal within your reach given your current situation?

R – Realistic: is the goal something you are willing and able to work toward?

T – Timely: the goal needs to have a timeframe, when will it happen?

One reason that some people do not want to write down their goals is because they fear that they will not reach them within the timeframe that they set for themselves. Missing a deadline on your goals is not a failure; it just means that you misjudged the time that it would take to reach that goal.



Your goals will be more reachable if you break them down into short and long term goals. Short term goals are those that you hope to achieve within a very short amount of time, i.e. six (6) months to a year. Long term goals are those that you hope to achieve but will take longer to reach, sometimes as long as five (5) or ten (10) years.

You will also want to make sure that the goals that you set are based on things over which you have as much control as possible, including your situation and skill level. To help with this, your goals should be focused on what you plan to do and not what you plan to achieve. You can only control your own actions; therefore, your goals should describe what actions you will take. Setting goals that you are not able to reach (usually due to situations beyond your control or they are unrealistic) can result in failure and can cause you to lose motivation. This is not the result you want from goal setting!

Writing down your goals will not replace working on them. The best way to reach a goal is to break it down into small steps, and then take action.

Goal Setting Activity

This *Module* will help you begin setting personal and career goals. These goals might also be referred to as family goals. They are the 'bigger picture' type of goals that involve your life-style and your dreams. Career goals often involve the way by which you will achieve your life goals. For example, if a life goal is to own your own home, you will need the financial resources to purchase and maintain that home. For most people, this would be a good paying, steady job, which would result from a solid career goal or *Career Pathway*.

DREAMS
DON'T
Work
UNLESS
You DO

Sometimes, the order of our goals can change depending upon our situation at the moment. For instance, if a personal goal of yours is to own your own home, but you plan on working in a field that is not available where you currently live, you will want to postpone that personal goal until you have reached your career goal and relocated.



Let's begin by working on your life goals. You may and should have many life goals. Start out by defining two (2) short term life goals and two (2) long term life goals that are of importance to you right now. Use the **SMART** way to outline the steps that you will need to take to reach your goals.

Short Term Life Goal # 1

(S) What is your goal, or what is it you wish to accomplish?

(M) How will you know when you are successful in reaching your goal?

(A) Are there obstacles for you to be able to achieve your goal? What are they?

(R) Are your goals realistic?

(T) When do you think you will reach your goal?

Short Term Life Goal # 2

(S) What is your goal, or what is it you wish to accomplish?

(M) How will you know when you are successful in reaching your goal?

(A) Are there obstacles for you to be able to achieve your goal?
What are they?

(R) Are your goals realistic?

(T) When do you think you will reach your goal?

Long Term Life Goal # 1

(S) What is your goal, or what is it you wish to accomplish?

(M) How will you know when you are successful in reaching your goal?

(A) Are there obstacles for you to be able to achieve your goal?
What are they?

(R) Are your goals realistic?

(T) When do you think you will reach your goal?

Long Term Life Goal # 2

(S) What is your goal, or what is it you wish to accomplish?

(M) How will you know when you are successful in reaching your goal?

(A) Are there obstacles for you to be able to achieve your goal?
What are they?

(R) Are your goals realistic?

(T) When do you think you will reach your goal?



**** Record your results on page 91 in this Module.**

SECTION 2

YOUR IDEAL JOB

Please list the five (5) jobs that you would love to do for work if you could do any job. Use the information from the activities in *Module 1* to develop your list based upon your interests, skills, abilities, work values, and all of the other factors that you identified in *Module 1*.

Jobs List

1. _____
2. _____
3. _____
4. _____
5. _____

Did your choices follow any pattern, i.e. are they all in healthcare, manufacturing, social services, etc?

☐ No

☐ Yes

If Yes, please note the field and explain why you think this would be a good choice of a career for you.

Many times, we have an idea of what a career might look like on a daily basis, but when we begin working in that career, we might find that our beliefs were not correct, or we did not understand exactly what was involved in working the job and all the duties required.



CAREER RESEARCH

*** If you do not have internet, skip to page 17 - Career Research.**

Website: <http://www.nhes.nh.gov/elmi/career/career-table.htm>

Go to the *NH Employment Security* website for information on the jobs that you identified.

Once on the website, you will find *Economic and Labor Market Information (ELMI)*. Click on the *Career Planning Guide, 2014-2024*.

Look up information for all of your jobs and write the information in the table on the following page. Remember that sometimes you have to be general instead of specific: i.e. *Family Mediator* would be listed as *Marriage & Family Therapist*.



Also, while on this website, go back to the main page and click on *Top Career Prospects* under the *Career Resources* list. Note any of your jobs that are on the list.

	Job 1	Job 2	Job 3	Job 4	Job 5
Occupation Title					
SOC Code					
Employment 2014					
Employment 2024					
Average Annual Openings					
Job Outlook					
Wages					
Interests					

Job Definition

Take a look at the *Job Definition* listed for your jobs on the *Career Planning Guide*. This will tell you what to expect with regard to the daily tasks involved in this occupation. Do the definitions match your understanding of what the job requires? Write a brief definition of the jobs below as you understand them, along with any comments about what you did not understand about the job prior to doing this activity.

Job 1

Job 2

Job 3

Job 4

Job 5

Annual Openings

Look at the *Average Annual Openings* for the jobs listed in your jobs list and place them in order, listing the job with the most annual openings first.

Job 1 _____

Job 2 _____

Job 3 _____

Job 4 _____

Job 5 _____

Did the order of the jobs on your list change based upon your answers above?

☐ Yes ☐ No

Why is this information important to know?

Employment

Look at the numbers in the columns titled *Employment 2014* and *Employment 2024* on your jobs list. This will tell how many people are anticipated to be working in these jobs in the future. Answer the following questions:

For all the jobs listed above, how many more (or less) people will be working in the field from 2014 to 2024? (*if there are going to be less, put a minus [-] sign before the number*)

Job 1 _____ **Job 2** _____

Job 3 _____ **Job 4** _____

Job 5 _____

Which jobs are expected to have the greatest increase in people working in the field from 2014 to 2024? Place them in order, listing the job title with the greatest increase in future openings first.

Job 1 _____

Job 2 _____

Job 3 _____

Job 4 _____

Job 5 _____

Did the order of the jobs on your list change based upon your answers above?





☐ Yes ☐ No

Why is this information important to know?

Job Outlook

Look at the *Job Outlook* column for the jobs on your list. Based on the legend to the right, place the jobs in the right job outlook category below.

LEGEND

-  Very Favorable
-  Favorable
-  Less Favorable
-  Not Favorable

Very Favorable _____

Favorable _____

Less Favorable _____

Not Favorable _____

Why is this information important to know? _____

**** Record your results on page 91-92 in this Module.**

*** If you have internet access, skip to page 25 - Wages & Earnings.**

CAREER RESEARCH

It is now time to start making a decision about what occupation you would like to pursue as an ideal job. In order to make a good decision that will meet your lifestyle and financial needs, you will need to research many things about that career, such as:

- Detailed job description
- Future outlook
- Wages
- Education and/or training required
- Experience required
- Labor market information



In order to get a good idea of what a day looks like in any career, the best place to start is with someone who actually works in that field. You can gather a lot of information through informational interviews. These can be done over the phone or in person. If you have family or friends who work in any of the careers that are on your jobs list, use them as a resource. Or you can ask your family and friends if they might know of anyone working in the field that would be willing to help you with this.

If not, you will need to contact employers by phone and ask if they might be willing to give you a few minutes of their time. A good way to find someone working in the field that you are thinking about is to start with the phone book. Look in the yellow pages section to find companies or organizations in the industry. If they are a large company, you might want to ask for the *Human Resources Manager*, who can then identify someone working in the specific career that you are thinking about. For instance, if you are thinking about becoming a *Nurse*, you could contact the *HR Manager* of a hospital or nursing home and ask if they would be willing to put you in touch with a nurse on staff that would be willing to speak to you.

Once you identify a person to interview, explain that you will not take up much of their time, maybe ten (10) minutes and be sure to stick to that timeframe unless they want to provide more information. Explain up front that you will be asking them only ten (10) questions that would be very helpful to you in making a decision about your future. Offer to call them at a time that works for them, and be sure to thank them for taking the time to assist you in your research. Most people are willing to help and happy to talk about themselves and their career choices.



Be sure that when you call, it is quiet on your end of the conversation, i.e. your children are not demanding your attention, dogs barking, etc. Be professional. And if you are calling from a cell phone, be sure that you have a strong signal that will not be interrupted and enough minutes on your phone to complete the interview. Have your list of questions ready, as well as a piece of paper and

pen or pencil. You might want to write down their answers on paper before transferring the answers into this *Module*. It will give you more room to write down comments, especially if the person being interviewed wants to talk a lot about their profession, and if you make mistakes with any of the information, you will be able to revise before writing in this *Module*.

****Do not ask the person being interviewed about their wages. This is personal information and while it may be important for you to know what to expect for a salary if you decide to go into this field, it is not appropriate to ask in an Informational Interview.***

Informational Interview Questions

1. What kind of education/training or background is necessary for this type of work?
2. How did you get this job, and what kinds of experience and preparation helped you most?
3. Who would you say has been the most help in your career and how did they help you?
4. What are your responsibilities in this position?
5. What do you like most, least about this job?
6. What personal qualities or abilities are important for doing well in this kind of work?
7. What kind of skills and abilities are necessary to do this job?
8. What qualifications and experience do you look for when interviewing new people in this field?
9. Do you see this field growing, i.e. will there be openings for this job in the future?
10. Are there any occupational licenses required for this job?

Write down your answers for all five (5) jobs on your list, along with any comments about what you learned about the career that you had not considered before the informational interview.



Job 1: _____

- 1. _____

- 2. _____

- 3. _____

- 4. _____

- 5. _____

- 6. _____

- 7. _____

- 8. _____

- 9. _____

- 10. _____

Job 2: _____

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

Job 3: _____

- 1. _____

- 2. _____

- 3. _____

- 4. _____

- 5. _____

- 6. _____

- 7. _____

- 8. _____

- 9. _____

- 10. _____

Job 4: _____

- 1. _____

- 2. _____

- 3. _____

- 4. _____

- 5. _____

- 6. _____

- 7. _____

- 8. _____

- 9. _____

- 10. _____

Job 5: _____

- 1. _____

- 2. _____

- 3. _____

- 4. _____

- 5. _____

- 6. _____

- 7. _____

- 8. _____

- 9. _____

- 10. _____

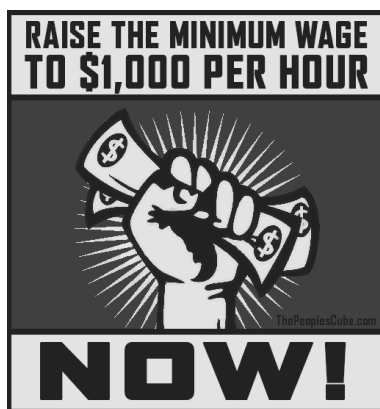
You should now have a good idea about the specifics of the daily tasks, and the required education/training, experience, licenses, and qualifications for the jobs on your list, as well as what a day on the job might look like. Carefully consider what you have learned when making a career decision.

SECTION 3

WAGES & EARNINGS

When making a career choice and beginning a job search, it is important to know the amount of money you will need to earn to support your family. You might learn that the job you would like to do does not pay enough. Therefore, it would not be a good choice for you right now. Or you may find that you will need more education or training to get to a level in that field that will pay you enough in wages. Sometimes, other factors determine that you accept certain jobs even when they do not pay enough to support your family. For instance, if you have no high school diploma, GED, or HiSET credential, your options may be limited until you can earn an Adult Diploma, GED, or HiSET.

There may be times when you might have to accept a ‘stop-gap’ job; one that is not necessarily what you want to do, but one that will give you extra income and work experience until the right job comes along. If you need more education or training, it might serve as a way to earn money while in training for a better paying job.



****** The HiSET has replaced the GED in NH.***

Stop-Gap Jobs also give you the chance to build your references. If you plan on leaving one of these positions for a better job, always give a notice, usually two (2) weeks and leave on a positive note. Keep in mind that if someone calls a larger company or organization and they have a *Human Resources Department*, the only thing that they will generally confirm is your time of employment with them and whether or not they would re-hire you. Smaller companies can and often do say more things about former employees if asked.

To determine what you need to earn, you first need to identify how much your expenses are. By completing the *Monthly Expenses Worksheet*, you will see about how much you spend each month. By seeing how much your expenses are, you will then see how much you will need to earn. This will only identify your basic living needs and does not include money for any unexpected expenses.

Keep in mind that your salary will likely increase as you gain on the job experience and based on your job performance. So even if a job does not meet all of your basic living expenses right now, there may be the potential to move up within that career to a higher level, such as management, that will generate a higher wage.



**** Record your Monthly & Yearly Expenses from the next page onto page 92 in this Module.**

This exercise will also show you where you need to cut back in order to live within your income or have money for the extras we all enjoy. The little things that we spend money on each week can add up to more money than we realize.

Monthly Expenses Worksheet	
<i>Write the amount you spend monthly in the second column.</i>	
Rent/Mortgage (include taxes & insurance)	
Groceries	
Non-Food Household Products	
Eating Out, Snacks, Coffee	
Cigarettes	
Utilities – Electricity, Heat, Hot Water, Cooking	
Water/Sewer	
Telephone (land line, cell phone, internet)	
Child Care	
Child Support or Alimony Paid to Others	
Car Payment	
Car Insurance	
Auto Gasoline/Oil	
Other Transportation Costs (bus, taxi)	
Medical Payments	
Credit Card Payments	
Student Loan Payments	
Cable TV/Video/Movie Rentals	
Personal Grooming/Fitness	
Gifts/Donations	
Miscellaneous Expenses: _____	
Total Monthly Expenses	
Multiply Monthly Expenses by 12	
Total Yearly Expenses	

Now you have a total of your yearly expenses. Remember that there are many other expenses that come up along with regular monthly bills that are not included in the table try to plan for the unexpected as much as possible. Unexpected expenses could include car repairs, gifts, special occasions, school functions for your children, etc. The yearly salary of a job should be more than your estimated yearly expenses. Keep in mind that your hourly wage is not your take home pay. Your employer will deduct taxes, insurance, and other expenses out of your paycheck before you receive it.

THE VALUE OF BENEFITS

Many full-time jobs come with benefits provided to you by the employer or at a reduced cost to you. These benefits can include:

- Health insurance for you and your family members
- Retirement plans
- Paid vacation and sick time
- Unemployment insurance
- Workers' compensation
- Short and long term disability insurance
- Tuition reimbursement



Not all companies offer the same benefits and some companies are not required by law to provide these to their employees. Full-time employment is generally considered to be around forty (40) hours per week, but it is up to the employer to determine what is full-time and what is part-time employment.

NH Employment Security offers an online resource where you can view what employers in the state on average provide in the form of benefits to their employees.

Website: <http://www.nhes.nh.gov/elmi/products/bensurv.htm>

Health Insurance is a very valuable benefit. It can cost an employer as much as \$600 per month or more to cover a single employee for health insurance. And when you start to add family members, that cost goes up. Using this rate, the cost to the employer is as follows:

$$\text{\$600 per month} \times 12 \text{ months} = \text{\$7200 per year}$$

Think of this as a supplement to your paycheck. Each company is different, but many companies require their employees to pay a portion of these premiums. You may also have a deductible and you may have co-payments that add to your costs.

So what should you do if you have the choice between a job that pays more without health insurance or a job that pays less but provides that benefit? Look at the exercise below.

\$13 Per Hour With No Health Insurance

$$\text{\$13 per hour} \times 40 \text{ hours per week} = \text{\$520 per week}$$

$$\text{\$520} \times 52 \text{ weeks per year} = \text{\$27,040 Annual Salary}$$

\$12 Per Hour With Health Insurance

$$\text{\$12 per hour} \times 40 \text{ hours per week} = \text{\$480 per week}$$

$$\text{\$480} \times 52 \text{ weeks per year} = \text{\$24,960 Annual Salary}$$

Now add the benefit of *Health Insurance* to your annual salary:

$$\text{\$24,960} + \text{\$7200 (Health Insurance)} = \text{\$32,160 Annual Salary}$$

when you add Health Insurance benefit

Difference In Annual Salary With No Health Insurance

$$\text{\$27,040 (\$13 per hour)} - \text{\$24,960 (\$12 per hour)} =$$

\\$2080 more if you earn \\$13 per hour

Difference In Annual Salary If You Add Health Insurance

$$\text{\$32,160 (\$12 per hour with Health Insurance)} -$$
$$\text{\$27,040 (\$13 with no Health Insurance)} =$$

\\$5120 more if you earn \\$12 per hour & add the benefit of Health Insurance

In looking at these totals, it appears that you would earn an extra \$2080 per year if you accepted the job that pays \$13 per hour. But once you consider the cost of health insurance, you will see that you would actually be gaining \$5120 over the course of the year if you factor in the cost of that benefit with the job that pays \$12 per hour. And while you may be healthy and do not feel the need right now for health insurance, one illness or trip to the hospital could cost you thousands of dollars.

The *Family Medical Leave Act (FMLA)* is another benefit offered by some employers. It provides certain employees with up to twelve (12) weeks of unpaid, job-protected leave per year. During this time, your health insurance will remain active, but you will be required to pay your portion of the cost each month.

FMLA applies to all public agencies, all public and private elementary and secondary schools, and companies with fifty (50) or more employees.

These benefits are provided for;

- the birth and care of a newborn child of the employee
- placement with the employee of a child for adoption or foster care
- care for an immediate family member (spouse, child, or parent) with a serious health condition
- unable to work because of a serious health condition

You are eligible for *FMLA* benefits if;

- you have worked for your employer at least twelve (12) months
- you have worked at least 1,250 hours over the past twelve (12) months
- you work at a location where the company employs fifty (50) or more employees within 75 miles

Time taken off from work due to pregnancy complications can be counted against the twelve (12) weeks of family and medical leave.

If you are laid off or fired from a job that provided you with health insurance, you and any family members that are covered by your insurance plan may be eligible to keep your health insurance for a certain amount of time due to the *Consolidated Omnibus Budget Reconciliation Act (COBRA)*.

To be eligible for *COBRA* benefits, the company that you work for must have at least twenty (20) full time employees. Once you become eligible for this benefit, the company is required to notify you within ninety (90) days of the date that you were no longer employed with them. Once you receive the notice and paperwork for enrollment, you will have sixty (60) days to make a decision. Once you accept the benefit, your coverage can continue for 18 - 24 months depending on the situation. Check with the insurance provider for specifics.

If you agree to accept this benefit, you will have to send in an election form. You will not be required to send in any payment at this time, and you will have forty-five (45) days to make your first premium payment.

Many people choose not to accept these benefits because it means that you will have to pay the full cost of your health insurance, including the cost that your employer usually pays on your behalf. For those whose employers cover a big portion of the cost, this can be a huge increase in what it will cost for the insurance at a time when your income has gone down.

But there are reasons why you should not turn down these benefits. Keep in mind that it could take your employer up to ninety (90) days to send the paperwork to you. You then have sixty (60) days to make a decision. That buys you as much as 150 days or five (5) months before you have to make a decision. You then have another forty-five (45) days before you are required to send in a payment.

If you get to the due date for your first premium payment, and you or your covered family members have not had any expensive medical expenses, you can let the policy lapse by not sending in your payment and it will not cost you anything.

But if you or one of your family members have expensive medical bills during the time that you left your employer and the due date of your first premium payment, you will have the option of paying the premiums and being covered for those expenses that occurred in each month of coverage. If the expenses occurred at a hospital or large healthcare facility, they may offer to pay for those premiums on your behalf so that they can recover payment for expensive medical care and procedures. It may be worth it to them to pay the cost of your premiums to be able to bill for the total cost of your care.



Keep in mind that you will not be covered until you send in your first payment. You will need to send in monthly payments for every month that you continue to need coverage. Your first premium payment will pay for the first month that you became unemployed. Premium payments will have to be made for all of the months that you want coverage. You can not choose which months you want coverage for, it has to begin on the first month that you became eligible and continue through the month for which you need coverage.

There is no reason to turn down this benefit when offered. As explained above, it can provide protection and coverage if needed, but will not cost you anything should you not need it and choose to let the policy end. ALWAYS accept this benefit and then decide before the first premium payment comes due if it is necessary for you to keep it.

Retirement Plans are sometimes offered by employers as a benefit. Many times, the amount that you put into your retirement plan is 'pre-tax', in other words, they take it out of your paycheck before they charge you for your taxes and deductions, so you pay less of your income for those expenses.

Retirement plans often limit the amount of money that you can contribute because they are 'pre-tax'. It is usually a percentage of your salary that you are allowed to save. Some companies will even match your contribution. What this means for you is that the amount that you contribute to your retirement plan results in more money for you.

The average monthly *Social Security Administration (SSA) Retirement* benefit is around \$1341 per month (January 2016). The actual amount depends on your work history and wages earned. To find out how much you will get in *SSA Retirement* benefits, you can order a copy of your *Social Security Statement* at the website listed below.

Website: <https://www.ssa.gov/myaccount/>

Study the table on the next page to see how contributing to a retirement plan will benefit you. Keep in mind that you will also be earning interest and returns on your retirement plan depending on what kind of plan you have, further adding to your retirement income. Also keep in mind that, if you choose to cash in your retirement plan early (prior to retirement), you will be charged for the taxes and deductions that were not paid when you contributed the money to your plan, so it is always good to leave it alone until you retire.



	A	B	C	D	E	F	G
	Monthly Gross Pay	Monthly Taxes & Deductions 7.65%	Monthly Net Pay [Subtract Column B from Column A]	Monthly Employee Retirement Contribution	Monthly Employer Retirement Contribution	Monthly Totals [Add Columns C, D, E]	Annual Totals [Multiply Column F by 12 Months]
Based on \$2000 Monthly / \$24,000 Annual Salary							
1. Without Employee Retirement Contribution	\$2000	$\$2000 \times .0765$ [7.65%] = \$153	$\$2000 - \$153 =$ \$1847	\$0	\$0	\$1847	\$21,164.00
2. With \$200 Employee Retirement Contribution	\$1800	$\$1800 \times .0765$ [7.65%] = \$137.70	$\$1800 - \$137.70 =$ \$1662.30	\$200	\$200	\$2062.30	\$24,747.60
Difference in Annual Totals [Subtract Row 1 from Row 2]							\$3583.60

Paid Vacation and Sick Time are important benefits to have and are generally offered to most full-time employees.

Employers require that you plan ahead when taking paid vacation time. This is so they can continue to operate their business while you are out without interruption to production or to their customers.

Sick time is given for those emergency situations that cannot be helped or planned for. Often you can use this time for when you also have sick family members. Use your sick time wisely and try not to call in when you have another option. For instance, if you have a sick child but have access to a babysitter that could watch your child for you, it is best to save your sick time benefits for those times when you have no other option, or for when you may get sick yourself and cannot go to work.

Unemployment Insurance is to protect you in case you are laid off or fired through no fault of your own. In these situations, you might be able to collect unemployment benefits that are based on the salary that you were earning. You have to work a certain amount of time to qualify. The amounts vary by state but are generally about 65% of your salary. Some states have a cap on the amount and some offer additional benefits. The length of time that you can collect unemployment benefits can change and it varies by state, so ask when you sign up for these benefits. There are generally no unemployment benefits for those that quit a job, except under extreme situations. Most employers are required to provide this benefit and there is no additional cost to the employee.


Workers' Compensation is insurance that will provide you with an income should you get injured on the job. Any employer with more than five (5) employees is required by law to carry this insurance. It pays you two-thirds ($\frac{2}{3}$) of your salary and generally takes about four (4) weeks to start paying once you file a claim. They may require that you see a doctor of their choice once you become injured or sick to determine the extent of your injury.

Short and Long-Term Disability Insurance is a benefit that some, but not all employers offer, as it is not required by law in most states. Short-term disability benefits become available after you use all of your sick time. It is usually available for up to six (6) months. Long-term disability benefits begin when short-term disability benefits run out and can last up to five (5) years. There is usually a cost that the employee will have to pay for this benefit. It is different than *Workers' Compensation* in that the injury or illness does not have to occur on the job.



Tuition Reimbursement is a great benefit that some employers offer to ensure that their employees are well educated and trained in the industry that they are working. It is usually offered to reimburse you for classes that you take related to your job. A grade of 'C' or above is usually required. These payments cannot be used to pay off old student loans that occurred before you began working for the company.

On the next few pages you will find tables that can show you how to figure in the cost of benefits with your salary. You can use this method for any job or salary. It addresses taxes, deductions, health insurance, and retirement plans. Try to do the math on your own before referring to the example given. This is to show you how benefits can supplement your income in many ways. While most of us do not want to think about or plan for illness or injury, it is important to keep in mind that the average cost of a trip to the emergency room in a hospital was about \$1200 in 2014 (Health.costhelper.com). And if you have a lengthy illness or recovery and you end up out of work, having benefits such as *Workers' Compensation* or short and long-term disability can make a huge difference in your life and for your family. The same is true for a retirement plan. When we get older, it is more difficult to maintain employment, as we tend to have more health problems. And very often, *Social Security Retirement* does not meet all of our financial needs.

Based on \$2500 Monthly Salary	Column A \$2500 Gross Salary	Column B \$2100 Gross Salary After Deducting \$400 for Retirement Contribution
Row 1 Multiply for Taxes & Deductions (7.65%)	$\begin{array}{r} \$2500 \times .0765 = \\ \hline \text{Taxes \& Deductions} \end{array}$	$\begin{array}{r} \$2100 \times .0765 = \\ \hline \text{Taxes \& Deductions} \end{array}$
Row 2 Difference in Taxes & Deductions Paid	$\begin{array}{r} \text{Total Column A} \\ \text{above minus total} \\ \text{Column B above} = \\ \hline \end{array}$	$\begin{array}{r} \\ \hline \end{array}$ 
Row 3 Net Salary (what you take home) After Taxes & Deductions	$\begin{array}{r} \$2500 - \text{Taxes \&} \\ \text{Deductions From} \\ \text{Above} = \\ \hline \text{Net Salary} \end{array}$	$\begin{array}{r} \$2100 - \text{Taxes \&} \\ \text{Deductions From} \\ \text{Above} = \\ \hline \text{Net Salary} \end{array}$
Row 4 Your Monthly Retirement Contribution	\$0	\$400
Row 5 Monthly Employer Retirement Contribution	\$0	\$400
Row 6 Health Insurance	\$600	\$600
Add Rows 2 - 6		
Multiply by 12 for Annual Totals		

Based on \$2500 Monthly Salary	Column A \$2500 Monthly Gross Salary	Column B \$2100 Monthly Gross Salary After Deducting \$400 for Retirement Contribution
Row 1 Multiply for Taxes & Deductions (7.65%)	$\$2500 \times .0765 =$ <u>\$191.25</u> Taxes & Deductions	$\$2100 \times .0765 =$ <u>\$160.65</u> Taxes & Deductions
Row 2 Difference in Taxes & Deductions Paid	Total Column A above minus total Column B above = <u>\$30.60</u>	<u>\$30.60</u>
Row 3 Net Salary (what you take home) After Taxes & Deductions	$\$2500 - \text{Taxes \& Deductions From Above} =$ <u>\$2308.75</u> Net Salary	$\$2100 - \text{Taxes \& Deductions From Above} =$ <u>\$1939.35</u> Net Salary
Row 4 Your Monthly Retirement Contribution	\$0	\$400
Row 5 Monthly Employer Retirement Contribution	\$0	\$400
Row 6 Health Insurance	\$600	\$600
Add Rows 2 - 6	\$2908.75	\$3339.35
Multiply by 12 for Annual Totals	\$34,905	\$40,072.20

EARNED INCOME TAX CREDIT

Many people who are employed qualify for the *IRS Earned Income Tax Credit (EITC)*. This is in addition to the federal taxes that you get back when you earn under a certain amount and is available to those with certain dependents. It can add as much as \$6000 to your tax return at the end of the year, depending upon how much you earn and what you declare on your taxes. Consider this to be a supplement to your paycheck.

Try to use your *EITC* wisely. If you struggle to pay your utility bills over the winter months, or if you have a large overdue utility bill, use your *EITC* to pay these bills and make it easier for you in the future.

When filing your income taxes, remember that there is a website where you can file your taxes for free. It is called *My Free Taxes*:

Website: <http://www.myfreetaxes.com/>

There is also free on-site help if you feel as though you need assistance to complete your tax returns. *Volunteer Income Tax Assistance (VITA)* is available free of charge to those with an adjusted gross income under \$56,000 annually. You can locate a *VITA* site by calling 2-1-1 NH. They can also schedule an appointment for you. You can reach them by dialing 211 on your phone.



Or you can look up a local site at the following website address:

Website: <http://www.nhlegalaid.org/self-help-guides/taxes/vita-and-aarp-taxaide-sites-nh>

LIVING WITHIN YOUR INCOME

It is important that we all try to live within 'our means', or within our income limits. This can be extremely difficult when you find yourself in a situation where you are living on a fixed amount, especially when the unexpected happens. This is why it is so important to understand your personal finances and try to choose or plan for a career that will support your family. By understanding where your money goes, you can decide what bills and expenses are the most important to keep up with when facing these situations. If you find yourself unable to keep up with your bills on time, i.e. rent, utility bill, car payment, credit card payment, etc., it is important to talk with those that you owe to try and work out an arrangement that will have the least negative impact on you, your family, and your credit.



On the next few pages are money-saving tips that you can use when you find yourself in tight situations. Try to think of others on your own. Only you know what is most important to you and what you might be willing to give up temporarily to save money. Try to choose things that will have the least impact on your daily life. Our basic living needs, i.e. housing, electricity, heat, and food, tend to be the most important expenses that we have and should probably be paid for first.

When unexpected expenses arise, there are a few things that you might be able to do to supplement your income. Here are a few suggestions:

- Hold a garage sale
- Sell unwanted items on EBay, Craigslist, flea markets, consignment shops, etc.
- Turn a hobby into cash – make and sell hand-made crafts, baked goods, clothing, etc.
- Offer to mow lawns, rake, shovel driveways, wash windows, paint, clean houses or yards, etc.
- Distribute flyers offering your services
- Babysit, elder sit, pet sit/walk, house sit, or run errands
- Grow and sell vegetables, fruit, flowers, etc. during the summer

Other ideas? List three (3):



50 MONEY SAVING IDEAS

When we find ourselves in a situation where we have to live with less money than we are used to having or less money than we need, we have to set priorities and decide what is the most important to us to maintain, and what we could do without if we had to. The list below contains many ideas for cutting costs and saving money. Some of these ideas are easy and painless, but some will not be fun, popular, or easy to do or accept. Just remember that these are money-saving ideas that you can do while money is tight, or you may choose to adopt them as a regular way of living within your means in order to save more money. Circle as many as you believe you could begin doing. By saving money in one area, you will find you have more money to spend on what you decide to be your more important needs.

1. Use coupons for groceries, and drug store items.
2. Shop around for best buys, pay attention to store flyers.
3. Shop at discount stores, even for groceries. Many accept SNAP benefits. Shop at thrift stores and garage sales.
4. Don't shop at convenience stores, corner markets, or gas stations where prices are always much, much higher than grocery stores.
5. Buy only what you need and not what you want or wish for, but can not afford at this time.
6. Use store or no-name brand items whenever possible, including generic options for OTC medications.
7. Shop in bulk only when it is really cheaper and do not buy more than you will consume before it expires. Look at the unit cost to be sure that it is really a bargain.
8. Stop or cut back on buying junk food, it is expensive and you can generally cook it from scratch a lot cheaper and healthier.
9. Cut back on your use of paper products, such as paper plates and cups.

10. Prepare simple, nutritious meals. Grocery stores often offer free recipes on sale items.
11. Cut back on pre-packaged, boxed, or processed foods.
12. Prepare a shopping list when you grocery shop, this helps avoid 'impulse' purchases and helps you stay within your budget.
13. Use a pay-as-you-go cell phone and get rid of the extra fees.
14. Very often, you get free texting with cell phones. If you have a limited amount of minutes each month, save your minutes by using the texting option when possible.
15. Use your cell phone and cancel your landline service. Make sure that you have a good signal where you live prior to doing this and keep a landline phone on hand for 911 emergencies. Landlines maintain an active line for this purpose, so it is always good to have one on hand and plugged in at your home.
16. Use the library as a source of entertainment - books, movies, computer games, magazines, music.
17. Stop eating out – eating at home saves money.
18. Make and take your own coffee in the morning.
19. Call the utility company and ask about programs for low-income households. Many utility companies offer assistance that you can apply for on a very limited basis if you are facing shut-off.
20. Sign up with a competitive energy supplier within the state.

**** The *NH Public Utilities Commission* can provide you with eligible suppliers throughout the state. You will still be a customer of your regular electric company and only a portion of your bill will be discounted.**

1-800-852-3793

Website: <http://www.puc.state.nh.us/Consumer/Choosing%20an%20Energy%20Supplier.html>

21. Apply for fuel assistance during the winter months. Apply for reduced electric rates at the same time that you apply for fuel assistance, and sign up for weatherization in your home, if needed.
22. Give up expensive habits.
23. Do not use payday loan and rent-to-own companies.
24. Pack lunches and snacks for work or school instead of buying at vending machines or eating out daily.
25. Carpool whenever possible.
26. Winterize your home – increase insulation and/or caulk and seal windows, doors, and foundations. Install regular or plastic storm windows.
27. Turn off the lights, TVs, radios, etc. when not in the room.
28. Use energy-efficient lightbulbs
29. Lower your heat at night and during the day when you can put on extra clothing. Use a programmable thermostat.
30. Turn off the hot water when not in use and use a timer to limit the time spent in the shower.
31. Do not allow friends to run up your hot water bills by showering at your home or doing their laundry.
32. Pay credit cards off at the end of the month to avoid interest charges, and try to limit their use.
33. Form a baby-sitting coop with other trusted parents.
34. Rethink your travel – combine errands with other trips to save time and gas.
35. Shop sale racks and clearance items whenever possible.
36. When eating out, drink water instead of costly drinks.
37. Check with insurers for savings on homeowners, renters, car, or life insurance rate discounts.
38. Recycle and/or reuse items; use plastic bags for trash, recycle aluminum cans for cash, etc.
39. Pay bills on time to avoid late fees.
40. Kick the bottled water habit – bottle your own water from home in reusable bottles.

41. Pack food or snacks for your children when going on trips to avoid the need to stop at convenience stores.
42. Make gifts or give a gift of service rather than an item (i.e. offer to babysit for a parent for a night out, make a craft item).
43. Only buy discounted or on-sale laundry detergent and softeners, dish detergent, etc. Never buy single-use products from vending machines.
44. Install a clothes line for hanging clothes to dry and save on the cost of dryers.
45. Substitute meat meals with vegetarian options, like beans, at least once a week.
46. Rent upstairs or middle apartments. They tend to stay warmer during winter months due to heat rising.
47. Learn to color your own hair, do your own nails, or cut your children's hair.
48. Grow vegetables in your own garden, a community garden, or in pots on a deck or porch.
49. If you want a pet, go for low-maintenance pets such as fish, gerbils, hamsters, or other small animals that do not generally cost a lot of money for veterinary care and food.
50. Choose affordable child care services and pay your co-payments on time to avoid late fees.





SECTION 4

EDUCATION & TRAINING REQUIRED

*** If you do not have internet, skip to page 57 - Identifying Work Skills & Abilities.**

Website: www.onetonline.org

Let's look at the education and training requirements needed for the jobs on your list.

Do any of the jobs require on-the-job training or an apprenticeship? Which ones?

Do any of the jobs require a license? Which ones?

What is your current level of education and/or training?

Do you have any experience in any of the jobs on your list? What kind of experience?



Choose one (1) of the jobs on your list that requires more education or training than you currently have. Type the name of the job or *SOC Code* into the *Occupation Quick Search* bar on the top right corner and then click on the arrow to the right. This will pull up a list of occupations; choose the title that is the closest match to the job that you are researching.

Click on the blue *Education* tab underneath the *Summary Report* or scroll down the page until you come to *Education*. In the education section, you will see the percentage of those working in the field by their current level of education/training.

Underneath this section, you will also see *Credentials*. Click on *Find Training*. This will open up a new window with a dropdown menu, where you will select the state that you live in or where you want to pursue your education/training. Choose the state, probably New Hampshire, then click *Go*. A new window will open with a list of training providers and/or colleges where you can get the training/education/credential/degree that you will need to work at the job that you chose. Choose the provider or school where you plan on pursuing your education/training, and review the information to fill in the table. Repeat for any of the jobs on your list that will require you to get more education/training.



Job List	Education/ Training Required	School/Training Provider + Location	Cost of Education /Tuition

WORKFORCE INNOVATION & OPPORTUNITY ACT (WIOA) & TRAINING PROVIDERS

The Workforce Innovation & Opportunity Act (WIOA) is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. You must meet eligibility requirements and most who are receiving *TANF* are eligible. There are *WIOA* representatives at every *NH OneStop Office* located throughout the state.

Go to the *NH Works Source for Consumer Information on Training & Education (NSCITE)* website listed below. This will take you to the main page, where you can search for training and training providers.

Website: <https://www.nscite.org/vosnet/Default.aspx>

This website will tell you which providers and trainings are approved for *WIOA* funds. Click on the “*Click here to search for training*” bar, then click on *Training and Education Programs*.

In the bar next to *Keyword*, type in the name of one of the jobs on your list. In the bar next to *Qualification*, choose the level of education/credential required for this job. In the dropdown menu next to “*Program is eligible for financial assistance under the Workforce Investment Act (WIA)?*” choose *Yes*.

Choose any of the other options that may pertain to you and then click *Search*. This will pull up a list of eligible training providers that can be funded by *WIOA*. Click on *City* and this will put the training providers in alphabetical order according to location. Choose training providers that are in your area and accessible to you. Fill in the information in the table below, choosing two (2) training providers for each job, if available.

	Job 1	Job 2	Job 3	Job 4	Job 5
Program Name					
Credent- tial Type/ Level					
Provider Name					
City & State					
Program Cost					

LICENSING

Website: <http://www.nhes.nh.gov/elmi/products/licertocc/index.htm>

Some occupations require a state occupational license to work in the field. Do any of the jobs on your list require licensing? If so, use that job for the following exercise. If not, use the job title of *Driver Education Instructor* to work on this exercise. Go to the *NH Employment Security* website listed above to look up information on where to go and how to apply for occupational licenses in NH.

This will bring you to a page titled *Licensed, Certified and Registered Occupations*. On the dropdown menu, choose the job that requires a *license* or use the example above; then click on *View Occupation*. Answer the following:

What occupation did you use?

What is the **Regulatory Agency** responsible for licensing in this occupation? _____

Are there any fees that need to be paid for a license? If so, what are they? _____

Are there any **Residency** or **Citizenship** requirements for this occupation? If so, what are they? _____

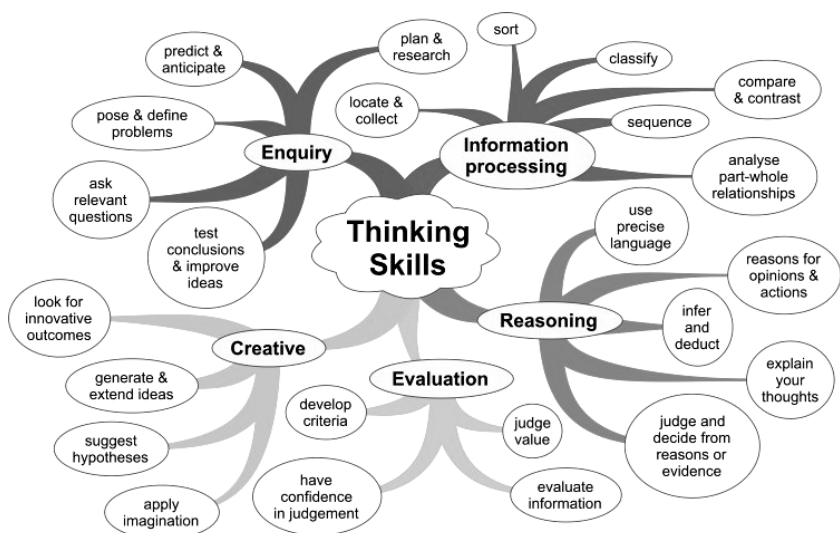


TASKS, SKILLS, ABILITIES, & WORK ACTIVITIES

Website: www.onetonline.org

Go to *O*Net Online* at the website listed above and type in the job title or *SOC Code* for all of the jobs on your list in the *Occupation Quick Search* bar at the top right of the page and do a search for all of the occupations.

There may be more than one (1) occupation that comes up from the search, so choose the one (1) that is the closest match to the job on your list that you are researching. Fill in the information on the table on the next page and note the top five (5) tasks, skills, abilities, and work activities listed for each of the jobs on your list.



	Job 1	Job 2	Job 3	Job 4	Job 5
Tasks					
Skills					
Abilities					
Work Activities					

Take a look at the *Tasks* listed in the table for all five (5) of the jobs on your list. Are there any that you have done in the past?

Take a look at the *Skills* listed in the table for all five (5) of the jobs on your list. Are there any listed that you possess?

Take a look at the *Abilities* listed in the table for all five (5) of the jobs on your list. Are there any listed that you possess?

Take a look at the *Work Activities* listed in the table for all five (5) of the jobs on your list. Are there any that you have done in the past?

Are there any *Tasks, Skills, Abilities, & Work Activities* that are required for every one of the jobs on your list?



Look at your list of *Tasks, Skills, Abilities & Work Activities* listed on the previous pages. Note your top five (5) *Work Skills & Work Abilities* below.

Work Skills

1. _____
2. _____
3. _____
4. _____
5. _____

Work Abilities

1. _____
2. _____
3. _____
4. _____
5. _____



**** Record your results on page 92 in this Module.**

Researching Jobs Based on Skills

In this exercise, you will learn how to identify career choices that are based upon the skills that you already possess.

Under *Advanced Search*, you will see a dropdown menu. Choose *Skills* and click on the arrow to the right of the dropdown menu. This will open up a new page, where you will see a list of skills. Choose *Basic Skills* and read the definition of each. Determine your top five (5) basic skills and write them below. After you have identified them, click on each one and write down your top five (5) career choices from the list.

Basic Skills

1. _____
2. _____
3. _____
4. _____
5. _____

You will see that there are other skills also listed: *Complex Problem Solving Skills*, *Resource Management Skills*, *Social Skills*, *Systems Skills*, and *Technical Skills*. Review each set of these skills by clicking on each one to determine if you possess any of these. Note them below, along with any other skills that you have developed that might be helpful on the job.

Other skills that I possess:

Researching Jobs Based on Abilities

In this exercise, you will learn how to identify career choices that are based on the abilities that you already have.

Under *Advanced Search*, you will see a dropdown menu. Choose *Abilities* and click on the arrow to the right of the dropdown menu. This will open up a new page, where you will see *Cognitive Abilities*, *Physical Abilities*, *Psychomotor Abilities*, and *Sensory Abilities*. Click on *Cognitive Abilities* and read the definition of each. Determine your top five (5) abilities in each category and write them in the table below. After you have identified them, click on each one and write down your top five (5) career choices from the list.

Abilities

1. _____
2. _____
3. _____
4. _____
5. _____

Did any of the jobs on your list appear on the list of choices based upon your abilities? If so, please list:

If you do not already possess the necessary abilities for the jobs on your list, what can you do to develop these abilities?

*** If you have internet, skip to page 69 - Researching Jobs Based on Knowledge.**

IDENTIFYING WORK SKILLS & ABILITIES

It is important to know what you have for skills and abilities that would be valuable to an employer and in the workplace. There are different categories of skills and abilities that employers look for dependent on the job. Some of these categories include:

- Systems skills
- Sensory abilities
- Complex problem-solving skills
- Physical abilities
- Cognitive abilities
- Psycho-motor abilities
- Resource management skills
- Basic skills
- Technical skills
- Social skills

In the tables on the next few pages, read the definitions of each ability or skill and circle those that you believe you possess that would be of value to an employer.

System Skills

Judgment & Decision Making	Considering the relative costs and benefits of potential actions to choose the most appropriate one.
Systems Analysis	Determining how a system should work and how changes in conditions, operations, and the environment will affect outcomes.
Systems Evaluation	Identifying measures or indicators of system performance and the actions needed to improve or correct performance, relative to the goals of the system.

Sensory Abilities

Auditory Attention	The ability to focus on a single source of sound in the presence of other distracting sounds.
Depth Perception	The ability to judge which of several objects is closer or farther away from you, or to judge the distance between you and an object.
Far Vision	The ability to see details at a distance.
Glare Sensitivity	The ability to see objects in the presence of glare or bright lighting.
Hearing Sensitivity	The ability to detect or tell the differences between sounds that vary in pitch and loudness.
Near Vision	The ability to see details at close range (within a few feet of the observer).
Night Vision	The ability to see under low light conditions.
Peripheral Vision	The ability to see objects or movement of objects to one's side when the eyes are looking ahead.
Sound Localization	The ability to tell the direction from which a sound originated.
Speech Clarity	The ability to speak clearly so others can understand you.
Speech Recognition	The ability to identify and understand the speech of another person.
Visual Color Discrimination	The ability to match or detect differences between colors, including shades of color and brightness.

Complex Problem-Solving Skills

Complex Problem Solving	Identifying complex problems and reviewing related information to develop and evaluate options and implement solutions.
--------------------------------	---

Physical Abilities

Dynamic Flexibility	The ability to quickly and repeatedly bend, stretch, twist, or reach out with your body, arms, and/or legs.
Dynamic Strength	The ability to exert muscle force repeatedly or continuously over time. This involves muscular endurance and resistance to muscle fatigue.
Explosive Strength	The ability to use short bursts of muscle force to propel oneself (as in jumping or sprinting), or to throw an object.
Extent Flexibility	The ability to bend, stretch, twist, or reach with your body, arms, and/or legs.
Gross Body Coordination	The ability to coordinate the movement of your arms, legs, and torso together when the whole body is in motion.
Gross Body Equilibrium	The ability to keep or regain your body balance or stay upright when in an unstable position.
Stamina	The ability to exert yourself physically over long periods of time without getting winded or out of breath.
Static Strength	The ability to exert maximum muscle force to lift, push, pull, or carry objects.
Trunk Strength	The ability to use your abdominal and lower back muscles to support part of the body repeatedly or continuously over time without 'giving out' or fatiguing.



Cognitive Abilities

Category Flexibility	The ability to generate or use different sets of rules for combining or grouping things in different ways.
Deductive Reasoning	The ability to apply general rules to specific problems to produce answers that make sense.
Flexibility of Closure	The ability to identify or detect a known pattern (a figure, object, word, or sound) that is hidden in other distracting material.
Fluency of Ideas	The ability to come up with a number of ideas about a topic (the number of ideas is important, not their quality, correctness, or creativity).
Inductive Reasoning	The ability to combine pieces of information to form general rules or conclusions (includes finding a relationship among seemingly unrelated events).
Information Ordering	The ability to arrange things or actions in a certain order or pattern according to a specific rule or set of rules (e.g., patterns of numbers, letters, words, pictures, mathematical operations).
Mathematical Reasoning	The ability to choose the right mathematical methods or formulas to solve a problem.
Memorization	The ability to remember information such as words, numbers, pictures, and procedures.
Number Facility	The ability to add, subtract, multiply, or divide quickly and correctly.
Oral Comprehension	The ability to listen to and understand information and ideas presented through spoken words and sentences.
Oral Expression	The ability to communicate information and ideas in speaking so others will understand.

Cont. on next page...

Originality	The ability to come up with unusual or clever ideas about a given topic or situation, or to develop creative ways to solve a problem.
Perceptual Speed	The ability to quickly and accurately compare similarities and differences among sets of letters, numbers, objects, pictures, or patterns. The things to be compared may be presented at the same time or one after the other. This ability also includes comparing a presented object with a remembered object.
Problem Sensitivity	The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
Selective Attention	The ability to concentrate on a task over a period of time without being distracted.
Spatial Orientation	The ability to know your location in relation to the environment or to know where other objects are in relation to you.
Speed of Closure	The ability to quickly make sense of, combine, and organize information into meaningful patterns.
Time Sharing	The ability to shift back and forth between two or more activities or sources of information (such as speech, sounds, touch, or other sources).
Visualization	The ability to imagine how something will look after it is moved around or when its parts are moved or rearranged.
Written Comprehension	The ability to read and understand information and ideas presented in writing.
Written Expression	The ability to communicate information and ideas in writing so others will understand.

Psycho-Motor Abilities

Arm-Hand Steadiness	The ability to keep your hand and arm steady while moving your arm or while holding your arm and hand in one position.
Control Precision	The ability to quickly and repeatedly adjust the controls of a machine or a vehicle to exact positions.
Finger Dexterity	The ability to make precisely coordinated movements of the fingers of one or both hands to grasp, manipulate, or assemble very small objects.
Manual Dexterity	The ability to quickly move your hand, your hand together with your arm, or your two hands to grasp, manipulate, or assemble objects.
Multi-limb Coordination	The ability to coordinate two or more limbs (for example, two arms, two legs, or one leg and one arm) while sitting, standing, or lying down. It does not involve performing the activities while the whole body is in motion.
Rate Control	The ability to time your movements or the movement of a piece of equipment in anticipation of changes in the speed and/or direction of a moving object or scene.
Reaction Time	The ability to quickly respond (with the hand, finger, or foot) to a signal (sound, light, picture) when it appears.
Response Orientation	The ability to choose quickly between two or more movements in response to two or more different signals (lights, sounds, pictures). It includes the speed with which the correct response is started with the hand, foot, or other body part.

Cont. on next page...

Speed of Limb Movement	The ability to quickly move the arms and legs.
Wrist-Finger Speed	The ability to make fast, simple, repeated movements of the fingers, hands, and wrists.

Resource Management Skills

Management of Financial Resources	Determining how money will be spent to get the work done, and accounting for these expenditures.
Management of Material Resources	Obtaining and seeing to the appropriate use of equipment, facilities, and materials needed to do certain work.
Management of Personnel Resources	Motivating, developing, and directing people as they work, identifying the best people for the job.
Time Management	Managing one's own time and the time of others.



Basic Skills

Active Learning	Understanding the implications of new information for both current and future problem-solving and decision-making.
Active Listening	Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
Critical Thinking	Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
Learning Strategies	Selecting and using training/instructional methods and procedures appropriate for the situation when learning or teaching new things.
Math	Using mathematics to solve problems.
Monitoring	Monitoring/Assessing performance of yourself, other individuals, or organizations to make improvements or take corrective action.
Reading Comprehension	Understanding written sentences and paragraphs in work related documents.
Science	Using scientific rules and methods to solve problems.
Speaking	Talking to others to convey information effectively.
Writing	Communicating effectively in writing as appropriate for the needs of the audience.

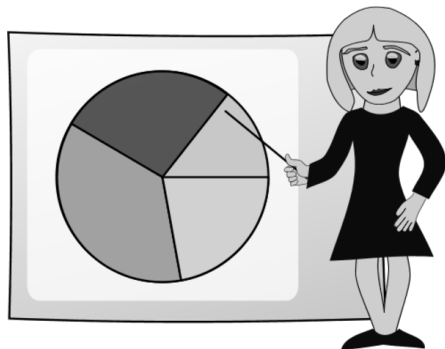
Technical Skills

Equipment Maintenance	Performing routine maintenance on equipment and determining when and what kind of maintenance is needed.
Equipment Selection	Determining the kind of tools and equipment needed to do a job.
Installation	Installing equipment, machines, wiring, or programs to meet specifications.
Operation & Control	Controlling operations of equipment or systems.
Operation Monitoring	Watching gauges, dials, or other indicators to make sure a machine is working properly.
Operations Analysis	Analyzing needs and product requirements to create a design.
Programming	Writing computer programs for various purposes.
Quality Control Analysis	Conducting tests and inspections of products, services, or processes to evaluate quality or performance.
Repairing	Repairing machines or systems using the needed tools.
Technology Design	Generating or adapting equipment and technology to serve user needs.
Troubleshooting	Determining causes of operating errors and deciding what to do about it.



Social Skills

Coordination	Adjusting your actions in relation to others' actions.
Instructing	Teaching others how to do something.
Negotiation	Bringing others together and trying to reconcile differences.
Persuasion	Persuading others to change their minds or behavior.
Service Orientation	Actively looking for ways to help people.
Social Perceptiveness	Being aware of others' reactions and understanding why they react as they do.



As you begin to think about the occupation that you want to pursue, remember the specific skills and abilities that you possess that would be useful and relevant to the job.

Identifying these skills and abilities will also become valuable when you start to develop your resume.

Now list up to five (5) specific skills and abilities that you chose in each category in the table below.

System Skills					
Sensory Abilities					
Complex Problem-Solving					
Physical Abilities					
Cognitive Abilities					
Psycho-Motor Abilities					
Resource Management Skills					
Basic Skills					
Technical Skills					
Social Skills					

Look at your list of *Tasks, Skills, Abilities & Work Activities* listed on the previous pages. Note your top ten (10) skills and abilities below.

Work Skills

1. _____
2. _____
3. _____
4. _____
5. _____

Abilities

1. _____
2. _____
3. _____
4. _____
5. _____



**** Record your results on page 92 in this Module.**



RESEARCHING JOBS BASED ON KNOWLEDGE

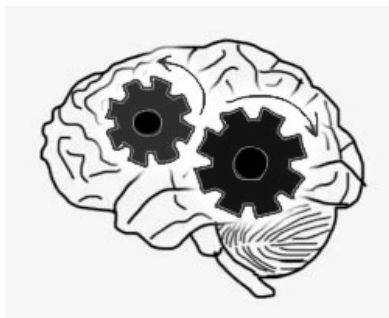
*** If you do not have internet, skip to page 71 -
Understanding SOC Codes/Major Groups.**

Website: www.onetonline.org

In this exercise, you will learn how to identify career choices that are based upon the knowledge that you already have. Go to *O*Net Online* at the website listed above. Under *Advanced Search*, you will see a dropdown menu. Choose *Knowledge* and click on the arrow to the right of the dropdown menu. This will open up a new page, where you will see a list of different sets of knowledge. Read the definition of each. Determine your top five (5) knowledge sets and write them in below. After you have identified them, click on each one and write down your top five (5) career choices from the list.

Knowledge Sets

1. _____
2. _____
3. _____
4. _____
5. _____



**** Record your results on page 92 in this Module.**

Knowledge Sets	Job 1	Job 2	Job 3	Job 4	Job 5

Did any of the jobs on your list appear on the list of choices based upon your knowledge? Which ones?

If you do not possess the necessary knowledge for the jobs on your list, what can you do to obtain the knowledge needed to do the job?

Note your top three (3) work values and the top three (3) listed for each of the jobs on your list.

Work Values	Job 1	Job 2	Job 3	Job 4	Job 5
1.					
2.					
3.					

**** Record your results on page 93 in this Module.**



SECTION 5

UNDERSTANDING SOC CODES/MAJOR GROUPS

Whenever you do online career research using any of the state or federal websites that list occupational information, you will see that the *Department of Labor* has assigned a six (6) digit code to each occupation. These codes are called *Standard Occupational Classification (SOC) Codes*. They place occupations into categories based on the industry of the occupation. The first two (2) numbers indicate the *Major Group* (called *Job Family* on *O*Net Online*) that an occupation belongs to.

There are twenty-three (23) *Major Group/Job Family* industry codes identified by the *Department of Labor*. The first two (2) digits of the codes are always odd numbers.

- 11 – Management
- 13 – Business & Financial
- 15 – Computer & Math
- 17 – Architectural & Engineering
- 19 – Life, Physical & Social Science
- 21 – Community & Social Service
- 23 – Legal
- 25 – Education, Training & Library
- 27 – Arts, Design, Entertainment, Sports & Media
- 29 – Healthcare Practitioners & Technical
- 31 – Healthcare Support
- 33 – Protective Services
- 35 – Food Prep & Serving
- 37 – Building, Grounds & Maintenance
- 39 – Personal Care & Service
- 41 – Sales & Related
- 43 – Office & Administrative Support
- 45 – Farm, Fishing & Forestry
- 47 – Construction & Extraction
- 49 – Installation, Maintenance & Repair
- 51 – Production
- 53 – Transportation & Material Moving
- 55 - Military

Healthcare Practitioners & Technical Occupations

Nurse / 29-1141

Pharmacy Technician / 29-2052

EMT / 29-2041

Dental Hygienist / 29-2021

Sales & Related Occupations

Cashier / 41-2011

Telemarketer / 41-9041

Real Estate Sales Agent / 41-9022

Travel Agent / 41-3041



IDENTIFY SOC CODES/MAJOR GROUPS

*** If you do not have internet, skip to page 75, Identify SOC Codes/Major Groups.**

Website: www.onetonline.org

Look at the *SOC Codes* for the jobs on your list. Go to *O*Net Online*. Under *Find Occupations*, you will see a dropdown menu. Choose *Job Family* and click on the arrow to the right of the dropdown menu. This will open up a new page, where you will see another dropdown menu. Choose the *Job Family* of the jobs on your list, identified by their *SOC Code*, and click *Go*. This will bring up a list of jobs in the same *Job Family* as the job that you are researching. Choose three (3) jobs that are not on your list from each *Job Family* that look interesting to you.

Title & Job Family	Alternative Job 1	Alternative Job 2	Alternative Job 3
1.			
2.			
3.			
4.			
5.			

How can you use this information to help you with career choices based upon what you have already identified as an ideal job for you?

Look at your job list. You will see that there are *SOC Codes* listed for each of the jobs on your list.

List the *Major Group/Job Family* for each of the jobs on your list.

Job 1 Major Group:

Job 2 Major Group:

Job 3 Major Group:

Job 4 Major Group:

Job 5 Major Group:

Land
your
Dream
Job

*** If you have internet, skip to page 77—Understanding Career Clusters.**

IDENTIFY SOC CODES/MAJOR GROUPS

List what you believe to be the *Major Group* for each of the jobs on your list.

Job 1 Major Group:

Job 2 Major Group:

Job 3 Major Group:

Job 4 Major Group:

Job 5 Major Group:



List two (2) other occupations that you believe would be classified under the same *Major Group* as the jobs on your list.

Alternative Job 1:

Alternative Job 1:

Alternative Job 2:

Alternative Job 2:

Alternative Job 3:

Alternative Job 3:

Alternative Job 4:

Alternative Job 4:

Alternative Job 5:

Alternative Job 5:

Section 6

UNDERSTANDING CAREER CLUSTERS

There are sixteen (16) *Career Clusters* that have been identified by the *Department of Education*. *Career Clusters* are very similar to *Major Groups* and *Job Families*. They group occupations together based more on education and training than industry. They range from entry-level to highly skilled occupations.

1. Agriculture & Natural Resources
2. Architecture & Construction
3. Arts, Audio & Video Technology, & Communications
4. Business & Administration
5. Education & Training
6. Finance
7. Government & Public Administration
8. Health Science
9. Hospitality & Tourism
10. Human Services
11. Information Technology
12. Law & Public Safety
13. Manufacturing
14. Marketing, Sales, & Service
15. STEM (Science, Technology, Engineering, Mathematics)
16. Transportation, Distribution, & Logistics

Hospitality & Tourism Occupations

Cook, Fast Food / 35-2011
Food Service Manager / 11-9051
Travel Agent / 41-3041
Recreation Worker / 39-9032

Health Science Occupations

Home Health Aide / 31-1011
Hearing Aid Specialist / 29-2092
Dental Lab Technician / 51-9081
Biological Technician / 19-4021

As you begin to identify what career you would like to pursue, keep in mind that there are many ways to gain knowledge and experience. Very often, there are opportunities to learn on-the-job through formal contracts, apprenticeships, and internships while working. These are great opportunities for those that cannot afford to pursue full-time education or training, as it enables you to ‘earn while you learn’.



IDENTIFY CAREER CLUSTERS

*** If you do not have internet, skip to page 80, Identify Career Clusters.**

Website: <http://www.nhes.nh.gov/elmi/career/career-table.htm>

On the *Career Planning Guide*, you will see symbols underneath the three (3) letter interest code. If you look on the explanation page, you will see that these symbols tell you what *Career Cluster* the jobs are classified under. Determine the *Career Cluster* for each of the jobs on your list.

Job 1 Career Cluster:

Job 2 Career Cluster:

Job 3 Career Cluster:

Job 4 Career Cluster:

Job 5 Career Cluster:

Alternative Jobs Based on Career Cluster

Website: <https://www.onetonline.org/>

After determining the *Career Cluster* for each job, go to *O*Net Online* at the website listed above. Under *Find Occupations*, click on *Career Clusters* in the dropdown menu. Choose the *Career Cluster* for each of the jobs on your list in the dropdown menu on the next page of the website and click *Go*. This will give you a list of all the jobs in that *Career Cluster*. For each *Career Cluster*, list three (3) other possible jobs that you might consider. You may have more than one (1) job on your list in the same *Career Cluster*. In that case, list three (3) jobs that are the closest match to each of the jobs on your list.

Job & Career Cluster	Alternative Job 1	Alternative Job 2	Alternative Job 3
1.			
2.			
3.			
4.			
5.			

How can you use this information to help you with career choices based upon what you have already identified as an ideal job?

*** If you have internet, skip to page 82 - Labor Market Information**



IDENTIFY CAREER CLUSTERS

List what you believe to be the *Career Cluster* for each of the jobs on your list.

Job 1 Career Cluster:

Job 2 Career Cluster:

Job 3 Career Cluster:

Job 4 Career Cluster:

Job 5 Career Cluster:

List two (2) other occupations that you believe would be classified under the same *Career Cluster* as the jobs on your list.

Job 1:

Job 1:

Job 2:

Job 2:

Job 3:

Job 3:

Job 4:

Job 4:

Job 5:

Job 5:



Section 7

LABOR MARKET INFORMATION

* If you do not have internet, skip to page 83, Career Pathways.

Website: <https://nhworksjobmatch.nhes.nh.gov/>

It is important to know about current employment in your area, especially if you are not planning to or able to move to another area for work. For information on these trends in your area, go to *NH Works Job Match System* found at the web-site address listed above.

If you don't know what county you live in, go to <http://www.nh.gov/municipal/index.html#a>. Click on the city/town that you live in and it will give you the information

Under *Additional Services*, click on *Labor Market Information*. This will take you to a new page. On this page, click on *Labor Market Facts*. From there, click on *Occupational Information for Your Local Area*. This will bring up a list. Click on "What occupations are predicted to have the most future job openings in an area?" A new page will open up. In the dropdown menu next to *Area Type*, click on *County/Parish*. In the dropdown menu next to *Specific Area*, choose the county that you live in and click *Continue*. Review the top ten (10) jobs in your area and note the estimated annual openings.

Fill in the information in the table on the next page, listing the ten (10) occupations/industries in your area with the most job openings.



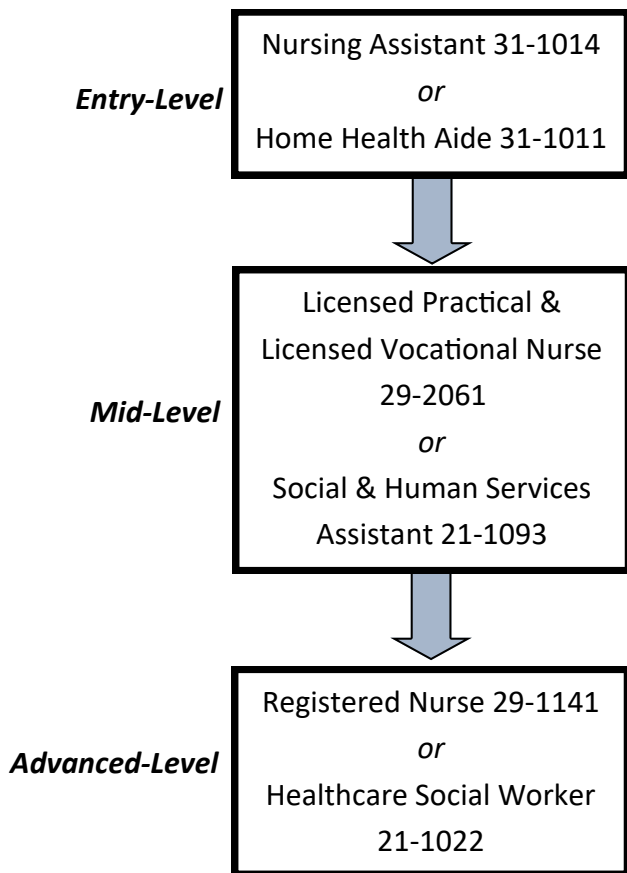
Occupation Title	Annual Openings
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

SECTION 8

CAREER PATHWAYS

With many occupations, there is the opportunity to work toward a goal of a better paying job within the same industry. By doing so, you learn valuable skills in the field, gain experience in the industry, and develop contacts that will assist you in moving up the career ladder. You may need to access education, training, or on-the-job training to move to a higher skill level within the same industry. These plans are called *Career Pathways*.

Example



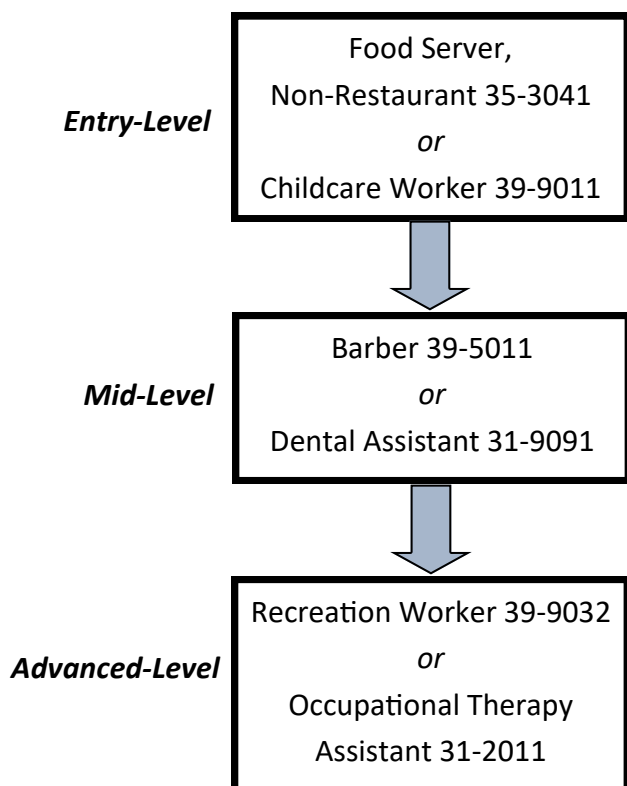
Skills required for all six (6) occupations:

1. Service Orientation
2. Active Listening
3. Social Perceptiveness
4. Speaking
5. Critical Thinking



Each entry-level job could potentially lead to any of the other higher paying positions, as there are many tasks, skills, abilities, and work activities that are similar. For example, a *Nursing Assistant* works with patients providing personal care that usually involves health-related issues. A *Home Health Aide* provides personal care and assists with activities of daily living, which may include helping others with their medication. Both jobs require the ability to care for others and develop interpersonal skills. Both of these positions could lead to becoming a *Licensed Practical or Licensed Vocational Nurse*, or work as a *Social & Human Services Assistant*. From there, you could go on to become a *Registered Nurse* or a *Healthcare Social Worker*.

Example



Skills required for all six (6) occupations:

1. Oral Comprehension
2. Near Vision
3. Speech Recognition
4. Oral Expression
5. Speech Clarity



As you can see, *Career Pathways* do not necessarily follow *Major Groups/Job Families*. They are more dependent upon the tasks, skills, abilities, and work activities that define a *Career Pathway*. All involve the attainment of education, training, or an industry-recognized credential.

Determining a *Career Pathway* can be done in two (2) different ways:

Forward Projection – Use this method if you are working in an entry-level or mid-level occupation that you enjoy to determine an occupation in the advanced level that has similar tasks, skills, abilities, and work activities.

Backward Mapping – Use this method if you know what advanced level occupation you wish to pursue to define entry-level and mid-level occupations that would give you experience in the field using similar tasks, skills, abilities, and work activities.

Career Pathways are not constant. They can be changed at any time on your journey to an advanced level career if you decide that you are not happy with your choices or based upon new knowledge and/or changes in your life. Just be sure to finish any education or training that you begin; quitting in the middle will only result in unfinished education, which can be costly.

The Big Picture

It is now time to think about all of the information that you have researched and put it all together. By now, you should have identified your many career choices and possibilities based on a number of factors including:

- Future outlook of job
- Wages
- Education/training needed
- Your interests
- Tasks required of the job
- Your skills, abilities, & knowledge
- Work values of the job
- Interpreting SOC Codes, Major Groups & Job Families
- Interpreting Career Clusters
- Identifying other career possibilities
- Labor market information
- Understanding Career Pathways

Complete the following table, using the career that you now want to pursue as your ideal job, and identify two (2) entry-level jobs and two (2) mid-level jobs that you believe would give you experience and help you to develop the skills and abilities that will be important to you in your ideal job.



Job Title & SOC Code	Entry- Level Job	Entry- Level Job	Mid- Level Job	Mid- Level Job	Ideal Job
Annual Openings					
Job Outlook					
Annual Wages					
Education/ Training Needed					
Education/ Training Provider					
Holland Interest Code of Occupation					
Will Wages Meet Your Basic Living Expenses? Y or N					

Licensing Infor- mation (N/A if no license needed)					
Tasks Required That You Have Experience Doing					
Skills Required That You Possess					
Abilities Required That You Possess					
Knowledge Required That You Possess					
Work Values of the Job That Are Important to You					

Major Group/Job Family					
Alternative Job Based on Major Group/Job Family					
Career Cluster					
Alternative Job Based on Career Cluster					

**** Record your results on pages 93 - 94 in this Module and on the ‘My Career Pathway’ form.**



RESULTS

It is now time to use all of the information that you have researched to define a ***Career Pathway***.

Life Goals - Pages 8 - 10

1. Short-Term Goal: _____
2. Short-Term Goal: _____
1. Long-Term Goal: _____
2. Long-Term Goal: _____

5 Jobs - Page 13 - 16 (internet)

1st Job: _____

Annual Openings: _____

Employment: _____

Job Outlook: _____

2nd Job: _____

Annual Openings: _____

Employment: _____

Job Outlook: _____

3rd Job: _____

Annual Openings: _____

Employment: _____

Job Outlook: _____

4th Job: _____

Annual Openings: _____

Employment: _____

Job Outlook: _____

5th Job: _____

Annual Openings: _____

Employment: _____

Job Outlook: _____

Monthly/Yearly Expenses - Page 27

Monthly Expenses: _____ Yearly Expenses: _____

Work Skills & Abilities - Page 54 (internet) or 68 (Module)

List your top ten (10) *Skills & Abilities* from the chart.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

Knowledge Sets - Page 69 (internet)

1. _____

2. _____

3. _____

4. _____

5. _____

Work Values - Page 71 (internet)

1. _____ 2. _____

3. _____

The Big Picture - Pages 88 - 90

ENTRY-LEVEL JOBS		
Job Target	1	2
Wages		
Job Outlook		
Education Required		
Career Cluster		
SOC Code		
Major Group		
Holland Code		



MID-LEVEL JOBS		
Job Target	1	2
Wages		
Job Outlook		
Education Required		
Career Cluster		
SOC Code		
Major Group		
Holland Code		

ADVANCED-LEVEL (IDEAL) JOB	
Job Target	
Wages	
Job Outlook	
Education Required	
Career Cluster	
SOC Code	
Major Group	
Holland Code	

WRAP-UP

When you received this **Module**, you were also given a form titled '**My Career Pathway**' (**Form NHEP271 MOD2**). Transfer the information in the **Results Section** of this **Module** onto the form and bring it with you, along with this **Module** and your '**Job Readiness Activity Verification/Module 2 - Researching Career Choices**' (**Form NHEP267 MOD2**) to your next appointment with your **ECS**.

Now that you have completed **Modules 1 & 2**, you should have a good idea about what kind of career you would like based on many factors. You should now have a **Career Pathway** to follow that will take you from entry-level positions to your **Ideal Job**.

In **Module 3**, you will be creating the documents that you will need to apply for jobs. These include:

- Resume
- Cover Letter
- Reference List
- Job Applications

In **Module 4**, you will learn how to conduct an effective job search, how to fill out a job application, and how to prepare for and follow-up on a job interview.

In **Module 5**, you will learn what employers expect from their employees and how to remain employed.

Keep this **Module** to use as a guide for when you begin working in **Module 3**, and as a reference for the future. There are many resources within all of the **Modules** that you might find helpful.

ONLINE RESOURCES

O*Net Online

www.onetonline.org

Provides information on:

- Career Clusters
- Code Connector
- Detailed Job Descriptions
- Education/Training Providers by State
- Info for Veterans
- Job Crosswalks
- Job Families
- Job Zones
- Occupational Information
- SOC Codes
- Wages by State

NH Employment Security

www.nhes.nh.gov

Provides information on:

- Apprenticeships
- Career Exploration & Training
- Career Planning Guide
- Economic & Labor Market Info
- Employment Projections
- Employment Videos
- Green Jobs Sector
- Job Fairs & Events
- Job Search
- Licensed Occupations
- NH Economic Conditions
- STEM (Science, Technology, Engineering, Math) Occupations
- Top Career Prospects
- Unemployment Benefits

NH Works

<https://nhworksjobmatch.nhes.nh.gov>

- Career Readiness & Exploration
- Career Tips
- Education Services Information
- In-Demand Occupations
- Job Match System
- Job Search
- Labor Market Information
- Online Learning Resources
- Salary Expectations
- Virtual Recruiter

Source for Consumer Information on Training & Education (NSCITE)

<https://www.nscite.org/vosnet/Default.aspx>

- WIOA Approved Training Providers
- Other Training Providers

Community College System of NH

<http://www.ccsnh.edu/>

- Great Bay Community College-Portsmouth
- Lakes Region Community College-Laconia
- Manchester Community College-Manchester
- NH Technical Institute-Concord
- Nashua Community College-Nashua
- River Valley Community College-Claremont
- White Mountains Community College-Berlin

University System of NH

<https://www.usnh.edu/>

- University of NH – Concord, Durham, Manchester
- Keene State College - Keene
- Plymouth State University - Plymouth
- Granite State College – Claremont, Concord, Conway, Lebanon, Littleton, Manchester, Nashua, Portsmouth, Rochester

FREE ONLINE LEARNING RESOURCES

GCF Learn Free

<http://www.gcflearnfree.org/>

- Everyday Life
- Laboratories
- Math
- MS Office
- Reading
- Technology
- Work & Career

PBS Literacy Link

<http://litlink.ket.org/>

- GED Preparation
- Learner Resources
- Workplace Essential Skills

Northstar Digital Literacy

<https://www.digitalliteracyassessment.org/>

- Basic Computer Skills
- Emailing
- Mac OS X
- MS Excel
- MS Word
- Social Media
- Windows
- World Wide Web

Khan Academy

<https://www.khanacademy.org/>

- Arts & Humanities
- Computing
- Economics & Finance
- Math
- Science

NH ADULT EDUCATION LOCATIONS

NH Bureau of Adult Education

21 South Fruit St.
Concord, NH 03301
(603) 271-6698

NH Bureau Adult Education offers many support services throughout the state. These include:

- ***Adult Basic Education (ABE)*** - basic skills courses in math, reading and writing
- ***Adult High School (AHS)*** - for those who want to earn an Adult Diploma/offers credit-bearing high school level courses
- ***Adult Learner Services (ALS)*** - provides tutors in each county to assist with any courses offered by Adult Education
- ***College & Career Transitions (CCT)*** - classes and services for adults seeking to improve employment options or enter career/vocational training
- ***ESOL*** - English as a second language
- ***HiSET Classes (HSE)*** - offers classes to prepare to take the HiSET exam
- ***HiSET Test Center (HTC)*** - official HiSET testing site

Bedford

Bedford High School
(603) 310-9000

Berlin

Coos County Adult Learner Services
(603) 752-1927

Claremont

Adult Education Programs
(603) 543-4224

Concord

Second Start
(603) 228-1341 or www.second-start.org

Concord High School

(603) 225-0804 or www.classesforlife.com

Ascentria Community Services

(603) 224-8111

Conway/North Conway

Eagle Academy

323-8857 or (603) 356-4309

Derry

Derry Center for Adult Studies

(603) 432-1245

Derry Public Library

(603) 432-1907 or www.greaterderryliteracy.org

Pinkerton Academy Continuing Education

(603) 437-5200

Dover/Farmington

Dover Adult Learning Center of Strafford County

(603) 742-1030

Exeter

Exeter Adult Education

(603) 775-8456

Franklin

Franklin-Hill-Tilton-Northfield Adult Education Program

(603) 934-5441

Goffstown

The GAP at GHS

(603) 660-5302 or (603) 497-4842

Groveton

Northumberland Adult High School

(603) 636-1619

Hampton

Winnacunnet Community Education
(603) 758-9224

Hillsboro

The Gables Building
(603) 464-5285

Hooksett

NHCOSH
(603) 232-4406

Hudson

Alvirne High School
(603) 886-1260

Jaffrey

Conant Adult High School
(603) 532-8131

Keene

Keene Community Education
(603) 357-0088 or www.keenecommunityed.org

Laconia

Laconia Adult Education
(603) 524-5712 or www.laconia.k12.nh.us/adulted

Lebanon/West Lebanon

Adult Learner Services
(603) 790-8518

Lisbon

Lisbon Regional High School
(603) 838-6672

Littleton

Adult Education Office
(603) 444-6306

Londonderry

Londonderry High School

(603) 432-6941

Manchester

Manchester Adult and Community Learning Center

(603) 703-0236

International Institute of NH

(603) 647-1500

Manchester West High School

(603) 624-6384

English for New Americans

(603) 361-2649

Nashua

Nashua High School North

(603) 589-6409

Nashua Adult Learning Center

(603) 882-9080

New Ipswich

Mascenic High School

(603) 878-4603

North Sutton

Kearsarge Regional High School

(603) 927-4261

Pembroke

Pembroke Academy

(603) 485-7881

Peterborough

Conval High School

(603) 924-4120

Plymouth

Pemi-Baker Literacy Task Force

(603) 536-2998

Plymouth Regional High School

(603) 536-1444

Portsmouth

Portsmouth Adult Education

(603) 422-8233 or www.rcaction.org

Rochester

Richard W. Creteau Regional Technical Center

(603) 322-0757 or www.rochesterschools.com

First Church Congregational

(603) 335-6200 or www.dalc-online.org

Salem

Salem School for Continuing Education/Salem High School

(603) 893-7074

Sanbornville/Tamworth/Wolfboro

Gov. Wentworth High School

(603) 323-5100 or (603) 356-7242

Swanzey

Monadnock Regional High School

(603) 352-6955

Wakefield/Sanbornville

Gaffney Library

(603) 986-1116

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